

## EXHIBIT D

1700 G Street NW  
Washington, DC 20552



RE: FOIA Request #BCFP-2019-0050-F

October 30, 2018

Nitin Shah  
Democracy Forward Foundation  
P.O. Box 34553  
Washington, DC 20043  
VIA Email: [foia@democracyforward.org](mailto:foia@democracyforward.org)

Dear Nitin Shah:

Please be advised that the BCFP FOIA Office has a backlog of pending FOIA requests. We are diligently working to process each request in the order in which it was received. Your patience is greatly appreciated.

This letter is to inform you that on October 30, 2018, the Bureau of Consumer Financial Protection (BCFP) received your Freedom of Information Act (FOIA) request dated October 29, 2018. Your request sought:

1. Examination reports documenting CFPB's supervisory activities concerning the Military Lending Act. The time period for search 1 is from August 15, 2018 to the date the search is completed.
2. Any guidance, instruction, templates, manuals, or examination procedures for CFPB staff on how or whether to conduct supervision or examinations of practices in connection with the Military Lending Act. The time period for search 2 is from November 20, 2017 to the date the search is completed.

As it relates to your fee waiver request, your request will be held in abeyance pending the quantification of responsive records. The BCFP Interim FOIA regulations, set forth six factors to examine in determining whether the applicable legal standard for a fee waiver has been met: (1) Whether the subject of the requested records concerns "the operations or activities of the government;" (2) Whether the disclosure is "likely to contribute" to an understanding of

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government operations or activities; (3) Whether disclosure of the requested information will contribute to the understanding of the public at large, as opposed to the individual understanding of the requestor or a narrow segment of interested persons; (4) Whether the contribution to public understanding of government operations or activities will be "significant;" (5) Whether the requester has a commercial interest that would be furthered by the requested disclosure; and (6) Whether the magnitude of any identified commercial interest to the requestor is sufficiently large in comparison with the public interest in disclosure, that disclosure is primarily in the commercial interest of the requestor. If any responsive records are located, we will consider these factors in our evaluation of your request for a fee waiver.

You have been determined to be a non-commercial requester and provisions of the FOIA allow the BCFP to recover part of the cost of complying with your request. You will be charged for the search (after the first two hours) and duplication (after the first 100 pages) costs in accordance with the BCFP Interim FOIA regulations as applicable to non-commercial requestors. The BCFP's FOIA Fee Schedule may be viewed at [www.consumerfinance.gov/foia-requests/fee-schedule/](http://www.consumerfinance.gov/foia-requests/fee-schedule/). **You did not indicate in your request a specific amount you were willing to pay. Therefore, in accordance with our regulations, your submission of a FOIA request is construed as an agreement to pay up to \$25.00.** You will be contacted in the event there are additional fees related to the processing of your request beyond this amount.

For inquiries concerning your request, please reference the FOIA request number above and contact our FOIA Public Liaison at [FOIA@consumerfinance.gov](mailto:FOIA@consumerfinance.gov) or by phone at 1-855-444-FOIA (3642).

Thank You,

FOIA Public Liaison | FOIA Office  
Office: (202) 435-9499 | Toll Free: 855-444-3642

Bureau of Consumer Financial Protection  
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